

Information to identify the case:

Debtor 1	<u>Juana F. Henriquez-Upia</u>	Social Security number or ITIN	xxx-xx-0878
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-30997-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Juana F. Henriquez-Upia

7/31/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Juana F. Henriquez-Upia
Debtor

Case No. 18-30997-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 31, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2023:

Recip ID	Recipient Name and Address
db	+ Juana F. Henriquez-Upia, 1677 JFK Blvd, Unit 6, Jersey City, NJ 07305-1860
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
517828559	+ 1ST CRD SRVC, 377 HOES LANE, PISCATAWAY, NJ 08854-4138
517828562	+ Barnabas Health Med Group, PO Box 8000 Dept 727, Buffalo, NY 14267-0002
517828563	+ Bayonne Medical Center, PO Box 864, Mahwah, NJ 07430-0864
517828573	+ First Credit Services Inc., PO Box 1089, Troy, MI 48099-1089
517828574	+ GC Service Limited Partnership, PO Box 32500, Columbus, OH 43232-0500
517828590	George Serrano, 1677 Kenneddy Blvd. Unit 6, Jersey City, NJ 07305
517828575	+ ID Care, 105 Raider Blvd. Ste 101, Hillsborough, NJ 08844-1528
517828579	+ MTA BRIDGES AND TUNNELS, PO BOX 15187, Albany, NY 12212-5187
517828581	NJ Medical and Health Associates, DBA Carepoint Medical Group, PO Box 824276, Philadelphia, PA 19182-4276
517828580	+ Neurology Specialists Of Morris City, 101 Madison Ave, Morristown, NJ 07960-7305
517828586	Retro Fitness, 701 NJ 440, Jersey City, NJ 07304
517828591	++ SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 address filed with court:, Sprint, PO Box 88026, Chicago, IL 60680
517828597	The Port Authority of NY & NJ, P.O. Box 15186, Violations Processing Center, Albany, NY 12212-5186
517828598	Total Property Concept, 70 Church Towers, Hoboken, NJ 07030
517828588	+ ricardo e. rodriguez, md, 318 westfield ave., Roselle Park, NJ 07204-2361

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 31 2023 21:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 31 2023 21:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Aug 01 2023 01:23:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517828560	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jul 31 2023 21:30:00	Alliance One, PO Box 3102, Southeastern, PA 19398-3102
517942668	Email/PDF: resurgentbknofications@resurgent.com	Jul 31 2023 21:32:21	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517828564	+ EDI: BANKAMER.COM	Aug 01 2023 01:23:00	BK OF AMER, PO BOX 982238, EL PASO, TX 79998-2238
517862952	+ EDI: BANKAMER2.COM		

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		Aug 01 2023 01:23:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517828565	EDI: CAPITALONE.COM		
		Aug 01 2023 01:23:00	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517828566	+ EDI: WFNNB.COM		
		Aug 01 2023 01:23:00	COMENITYBANK/VICTORIA, PO BOX 182789, COLUMBUS, OH 43218-2789
517828567	+ EDI: WFNNB.COM		
		Aug 01 2023 01:23:00	COMENITYCB/MYPOINTSRWD, PO BOX 182120, COLUMBUS, OH 43218-2120
517828596	Email/Text: cfcbackoffice@contfinco.com		
		Jul 31 2023 21:31:00	TBOM/CONTFIN, POB 8099, NEWARK, DE 19714
517828570	+ Email/PDF: creditonebknotifications@resurgent.com		
		Jul 31 2023 21:32:20	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517950259	+ Email/Text: bncmail@w-legal.com		
		Jul 31 2023 21:31:00	CarePoint Health, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517828568	+ EDI: CCS.COM		
		Aug 01 2023 01:23:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
517828572	+ EDI: DISCOVER.COM		
		Aug 01 2023 01:23:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
517837953	EDI: DISCOVER.COM		
		Aug 01 2023 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517883332	EDI: JEFFERSONCAP.COM		
		Aug 01 2023 01:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517880630	Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 31 2023 21:32:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517828576	+ Email/Text: govtaudits@labcorp.com		
		Jul 31 2023 21:31:00	Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
517828577	+ EDI: CCS.COM		
		Aug 01 2023 01:23:00	Liberty Mutual, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
517828578	^ MEBN		
		Jul 31 2023 21:29:03	MOBILOANSLLC, PO BOX 1409, MARKSVILLE, LA 71351-1409
519488930	+ Email/Text: mtgbk@shellpointmtg.com		
		Jul 31 2023 21:31:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
519488931	+ Email/Text: mtgbk@shellpointmtg.com		
		Jul 31 2023 21:31:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
517828582	+ EDI: AGFINANCE.COM		
		Aug 01 2023 01:23:00	ONEMAIN, PO BOX 1010, EVANSVILLE, IN 47706-1010
517828583	+ EDI: AGFINANCE.COM		
		Aug 01 2023 01:23:00	ONEMAIN FINANCIAL, 6801 COLWELL BLVD, IRVING, TX 75039-3198
517855818	+ EDI: AGFINANCE.COM		
		Aug 01 2023 01:23:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
517947473	EDI: PRA.COM		
		Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, C/O comenity Capital Bank, POB 41067, Norfolk VA 23541
517967798	EDI: PRA.COM		
		Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517967799	EDI: PRA.COM		
		Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

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517946917	EDI: PRA.COM	Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
517947293	EDI: PRA.COM	Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
517828584	+ Email/Text: bknotifications@provident.com	Jul 31 2023 21:32:00	Provident Funding, Po Box 5914, Santa Rosa, CA 95402-5914
517942661	+ Email/Text: bknotifications@provident.com	Jul 31 2023 21:32:00	Provident Funding Associates, L.P., 1235 North Dutton Ave., Suite E, Santa Rosa, CA 95401-4666
517828589	+ Email/Text: Supportservices@receivablesperformance.com	Jul 31 2023 21:32:00	RPM Receivable Performance Management, 20816 44th Avenue West, Lynnwood, WA 98036-7799
517828585	^ MEBN	Jul 31 2023 21:28:39	Raymour & Flanigan Furniture, PO Box 130, Liverpool, NY 13088-0130
517828592	+ EDI: RMSC.COM	Aug 01 2023 01:23:00	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
517828593	+ EDI: RMSC.COM	Aug 01 2023 01:23:00	SYNCB/TJX COS, PO BOX 965005, ORLANDO, FL 32896-5005
517828594	+ EDI: RMSC.COM	Aug 01 2023 01:23:00	SYNCB/TJX COS DC, PO BOX 965015, ORLANDO, FL 32896-5015
517828595	+ EDI: RMSC.COM	Aug 01 2023 01:23:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
517830509	+ EDI: RMSC.COM	Aug 01 2023 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517828599	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 31 2023 21:31:00	TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
517936832	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 31 2023 21:31:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517828600	+ Email/Text: bankruptcydepartment@tsico.com	Jul 31 2023 21:32:00	Transworld System, Inc.-KGPort, PO Box 15273, Wilmington, DE 19850-5273
517935644	+ EDI: LCIFULLSRV	Aug 01 2023 01:23:00	Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931
517828601	^ MEBN	Jul 31 2023 21:27:48	Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
517828602	+ EDI: BLUESTEM	Aug 01 2023 01:23:00	WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517828571	*+	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517828569	*+	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
519943833	*+	Juana F. Henriquez-Upia, 1677 JFK Blvd., Unit 6, Jersey City, NJ 07305-1860
519943835	*+	Juana F. Henriquez-Upia, 1677 JFK Blvd., Unit 6, Jersey City, NJ 07305-1860
517828587	*	Retro Fitness, 701 NJ 440, Jersey City, NJ 07304
517828561	##	Allied Interstate Inc., 7525 West Campus Road, New Albany, OH 43054-1121

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing ajennings@raslg.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing kimwilson@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Juana F. Henriquez-Upia ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Sindi Mncina	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

TOTAL: 11